

April 5, 2006

I am opposed to the formation of a bank by Wal-Mart. I have seen how Wal-Mart has driven out smaller businesses and monopolized retail sales in many areas of our country. To save a few cents, many consumers are allowing productive American manufacturing jobs to be lost to foreign countries by supporting Wal-Mart. Wal-Mart does not care about its long term effect on the American economy and is only concerned with its profit margin.

From Wal-Mart's track record, they would attempt to drive out competing local banks, limiting the competitiveness within the banking industry. This will be harmful to individuals and businesses in the area.

I am also opposed to the formation of a bank which does not conform to all rules and requirements which are mandated for other banks.

Thank you for your consideration.

Sincerely,

James H. Fitch

Pittsburgh, PA